

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: ABEL VARGAS and  
PATRICIA G. VARGAS

§ Case No. 09-12068  
§ Chapter 7  
§ Hon. CAROL A. DOYLE  
§

Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that  
ALLAN J. DeMARS, trustee of the above styled estate, has filed a  
Final Report and the trustee and the trustee's professionals have filed final fee applications, which are  
summarized in the attached Summary of Trustee's Final Report and Application for Compensation.

The complete Final Report and all applications for compensation are available for inspection at  
the Office of the Clerk, at the following address:

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Any person wishing to object to any fee application that has not already been approved or to the  
Final Report, must file a written objection within 21 days from the mailing of this notice, serve a  
copy of the objections upon the trustee, any party whose application is being challenged and the United  
States Trustee. A hearing on the fee applications and any objection to the Final Report will be held  
at 10:30A.M. on 04/07/2011 in Courtroom 742, Dirksen Federal Building Courthouse,  
219 S. Dearborn Street, Chicago, IL

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If no objections are filed, upon entry of an order on the fee applications, the trustee may pay  
dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_

By: Clerk U.S. Bankruptcy Court

(Title of person signing form)

*Trustee's Name:*

ALLAN J. DEMARS

*Trustee's Address:*

100 W. Monroe St. - Suite 910 - Chicago, IL 60603

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UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: ABEL VARGAS and § Case No. 09-12068  
PATRICIA G. VARGAS § Chapter 7  
§ Hon. CAROL A. DOYLE  
§  
Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

*The Final Report shows receipts of* \$32,348.22  
*and approved disbursements of* \$14,194.84  
*leaving a balance on hand of<sup>1</sup>* \$18,153.38

Claims of secured creditors will be paid as follows:

<i>Claim</i> No.	<i>Claimant</i>	<i>Claim</i> Asserted	<i>Allowed</i> Amount of Claim	<i>Interim</i> Payments to Date	<i>Proposed</i> Payment
<hr/>					
NONE <span style="float: right;">\$0.00</span>					

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$18,153.38

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Total</i> Requested	<i>Interim</i> Payments to Date	<i>Proposed</i> Payment
<i>Trustee, Fees</i> ALLAN J. DeMARS	\$3,984.82	\$0.00	\$3,984.82
<i>Trustee, Expenses</i> ALLAN J. DeMARS	\$41.37	\$0.00	\$41.37
<i>Attorney for Trustee, Fees</i> ALLAN J. DeMARS and STUART SPIEGEL	\$7,155.00	\$0.00	\$7,155.00
<i>Attorney for Trustee, Expenses</i> ALLAN J. DeMARS and STUART SPIEGEL	\$0.00	\$0.00	\$0.00
<i>Accountant for Trustee, Fees</i> LOIS WEST/POPOWCER, KATTEN, LTD.	\$967.50	\$0.00	\$967.50
<i>Accountant for Trustee, Expenses</i> LOIS WEST/	\$0.00	\$0.00	\$0.00

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

POPOWCER, KATTEN,  
LTD.

*Auctioneer, Fees*

*Auctioneer, Expenses*

*Charges, U.S. Bankruptcy Court*

*Fees, United States Trustee*

*Other*

Total to be paid for chapter 7 administrative expenses: \$12,148.69  
Remaining balance: \$6,004.69

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Total Requested</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
<i>Attorney for Debtor, Fees</i>			
<i>Attorney for Debtor, Expenses</i>			
<i>Attorney for , Fees</i>			
<i>Attorney for , Expenses</i>			
<i>Accountant for , Fees</i>			
<i>Accountant for , Expenses</i>			
<i>Other</i>			
Total to be paid for prior chapter administrative expenses:			<u>\$0.00</u>
Remaining balance:			<u>\$6,004.69</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Allowed priority claims are:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
	NONE			\$0.00
Total to be paid for priority claims:				\$0.00
Remaining balance:				\$6,004.69

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$80,797.89 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
1	Discover Bank	\$4,957.75	\$0.00	\$368.45
2	Discover Bank	\$0.00	\$0.00	\$815.64
3	Discover Bank	\$7,068.75	\$0.00	\$525.33
4	Roundup Funding LLC	\$841.67	\$0.00	\$62.55
5	Roundup Funding LLC	\$725.68	\$0.00	\$53.93
6	PYOD LLC successor to Citibank	\$949.31	\$0.00	\$70.55
7	PYOD LLC successor to Citibank	\$3,466.21	\$0.00	\$257.60
8	PYOD LLC successor to Citibank	\$750.02	\$0.00	\$55.74
9	Chase Bank USA, NA	\$3,576.25	\$0.00	\$265.78
10	Chase Bank USA, NA	\$3,812.55	\$0.00	\$283.34
11	Cb USA, Inc.	\$1,045.00	\$0.00	\$77.66
12	US Bank NA	\$9,029.28	\$0.00	\$671.03
13	US Bank NA	\$7,003.42	\$0.00	\$520.48
14	FIA Card Services successor to Bank of American and MBNA	\$17,473.11	\$0.00	\$1,298.55
15	FIA Card Services successor to Bank of American and MBNA	\$4,165.77	\$0.00	\$309.59
16	First National Bank of Omaha	\$4,957.99	\$0.00	\$368.47
Total to be paid for timely general unsecured claims:				\$6,004.69
Remaining balance:				\$0.00

Tardily filed claims of general (unsecured) creditors totaling \_\_\_\_\_ \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_ 0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

<i>Claim</i> <i>No.</i>	<i>Claimant</i>	<i>Allowed</i> <i>Amount of</i> <i>Claim</i>	<i>Interim</i> <i>Payments to</i> <i>Date</i>	<i>Proposed</i> <i>Payment</i>
NONE				\$0.00
Total to be paid for tardily filed general unsecured claims:				\$0.00
Remaining balance:				\$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \_\_\_\_\_ \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_ 0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
None				\$0.00
Total to be paid for subordinated claims:				\$0.00
Remaining balance:				\$0.00

Prepared By: /s/ Allan J. DeMars

Trustee

*Trustee's Name:*

ALLAN J. DEMARS

*Trustee's Address:*

100 W. Monroe St. - Suite 910  
Chicago, IL 60603

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**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 7 of 8  
United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Abel Vargas  
Patricia G Vargas  
DebtorsCase No. 09-12068-CAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: ahamilton  
Form ID: pdf006Page 1 of 2  
Total Noticed: 52

Date Rcvd: Mar 09, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2011.

db/jdb +Abel Vargas, Patricia G Vargas, 259 Leonard, Chicago Heights, IL 60411-1053  
 aty +Zlatina Meier, Legal Helpers, 233 S. Wacker, # 5150, Chicago, IL 60606-6371  
 tr +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957  
 13747608 +Bac / Fleet Bankcard, Po Box 26012, Greensboro, NC 27420-6012  
 13747609 +Bank Calumet, 5231 Hohman Av, Hammond, IN 46320-1741  
 13747610 +Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110  
 13747611 +Bankamerica, 4161 Piedmont Parkway, Greensboro, NC 27410-8119  
 13747612 +Bankfinancial, Fsb, 15w60 N Frontage R, Burr Ridge, IL 60527  
 13747613 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091)  
 14051709 +CHASE BANK USA, PO BOX 15145, WILMINGTON, DE 19850-5145  
 13747614 +Cb Usa Inc, 5252 S Hohman Ave, Hammond, IN 46320-1723, c/o Wellgroup Health Partners LLC  
 13747615 +Chase - Cc, Attention: Bankruptcy Department, Po Box 15298, Wilmington, DE 19850-5298  
 13747616 +Citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
 13747617 +Citibank Usa, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
 13747622 +Emergency Care & Hlth Org, Ltd., P.O. Box 2065, Seattle, WA 98111-2065  
 13747623 +Fashion Bug/soanb, Attn: Bankruptcy, 6356 Corley Rd, Norcross, GA 30071-1704  
 13747624 +First National Bank Credit Card Center, Attention: Bankruptcy Department,  
 Po Box 3331 Stop Code 3105, Omaha, NE 68103-0331  
 14350333 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002  
 13747625 +First Natl Bk Of Illin, 3256 Ridge Rd, Lansing, IL 60438-3110  
 13747626 +First USA Bank - Chase, Attention: Customer Service, Po Box 94014, Palatine, IL 60094-4014  
 13747630 +Harris & Harris Ltd, 600 W Jackson Blvd Ste 4, Chicago, IL 60661-5675  
 13747631 +Home Comings Financial, Attention: Bankruptcy Dept, 1100 Virginia Drive,  
 Fort Washington, PA 19034-3204  
 13747633 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 13747632 +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253  
 13747635 +Hsbc/rs, 90 Christiana Rd, New Castle, DE 19720-3118  
 13747638 +Ncb/cols, 1 National City Pkwy, Kalamazoo, MI 49009-8003  
 14028692 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
 PO Box 19008, Greenville, SC 29602-9008  
 13747640 +Peoples United Bank, 850 Main St, Bridgeport, CT 06604-4904  
 13747641 +Premier Auto Finance, Attn: Bankruptcy, Po Box 3999, St Joseph, MO 64503-0999  
 13747642 Pro Bncrp, Po Box 9180, Pleasanton, CA 94566  
 13747643 +Rshk/cbsd, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
 13747644 +Sears/cbsd, Sears Bankruptcy Recovery, 7920 Nw 110th St, Kansas City, MO 64153-1270  
 13747645 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475  
 13747647 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Us Bank/na Nd, 4325 17th Ave S, Fargo, ND 58125)  
 13747648 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Us Bank/na Nd, Attn: Bankruptcy Dept, Po Box 5229,  
 Cincinnati, OH 45201)  
 13747646 +Unvl/citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
 13747649 +Victoria's Secret, Po Box 182273, Columbus, OH 43218-2273  
 13747652 +WFNNB / New York & Company, Po Box 182273, Columbus, OH 43218-2273  
 13747651 +Wellgroup Healthpartners, 333 Dixie Highway, Chicago Heights, IL 60411-1748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13747618 +E-mail/PDF: gecscedi@recoverycorp.com Mar 10 2011 10:23:10 Conseco Finance, Attn: Bankruptcy,  
 P.O. Box 103106, Roswell, GA 30076-9106  
 13747619 +E-mail/Text: clerical.department@yahoo.com Mar 10 2011 10:15:33 Creditors Collection B,  
 755 Almar Pkwy, Bourbonnais, IL 60914-2392  
 13957642 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 10 2011 10:33:06 DISCOVER BANK,  
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
 13747620 +E-mail/PDF: mrdiscen@discoverfinancial.com Mar 10 2011 10:33:06 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 13747621 +E-mail/PDF: mrdiscen@discoverfinancial.com Mar 10 2011 10:33:06 Discover Financial,  
 Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025  
 14337077 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 10 2011 10:23:09  
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
 Oklahoma City, OK 73124-8809  
 13747627 +E-mail/PDF: gecscedi@recoverycorp.com Mar 10 2011 10:23:09 GE Mongram Bank / JC Penney Dc,  
 Attn: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
 13747628 +E-mail/PDF: gecscedi@recoverycorp.com Mar 10 2011 10:23:10 GEMB / Old Navy,  
 Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
 13747629 +E-mail/PDF: gecscedi@recoverycorp.com Mar 10 2011 10:23:10 GEMB / Walmart,  
 Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
 13747636 +E-mail/PDF: gecscedi@recoverycorp.com Mar 10 2011 10:23:10 JC Penney,  
 Attention: Bankruptcy Department, Po Box 103106, Roswell, GA 30076-9106  
 13747637 +E-mail/PDF: cr-bankruptcy@kohls.com Mar 10 2011 10:23:09 Kohls, Attn: Recovery,  
 Po Box 3120, Milwaukee, WI 53201-3120

District/off: 0752-1

User: ahamilton  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Mar 09, 2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13747639 +E-mail/Text: bankrup@nicor.com Mar 10 2011 10:15:31 Nicor Gas,  
Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662  
13989758 E-mail/PDF: BNCEmails@blinellc.com Mar 10 2011 10:23:09 Roundup Funding, LLC, MS 550,  
PO Box 91121, Seattle, WA 98111-9221

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957  
13747634 ##+Hsbc Best Buy, Attn: Bankruptcy, Po Box 6985, Bridge Water, NJ 08807-0985  
13747650 ##+Washington Mutual / Providian, Attn: Bankruptcy Dept., Po Box 10467,  
Greenville, SC 29603-0467

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2011

Signature:

